



STATE OF WEST VIRGINIA
OFFICE OF THE ATTORNEY GENERAL
DARRELL V. MCGRAW, JR.
CONSUMER PROTECTION DIVISION
1-800-368-8808 or 304-558-8986

Press Release

April 25, 2006

FOR IMMEDIATE RELEASE

Contact: Chris Hedges
1-800-368-8808
304-558-8986

ATTORNEY GENERAL DARRELL MCGRAW SUES TO STOP CHECK GAME SOLUTIONS, A FLORIDA COLLECTION AGENCY, FROM HARASSING CONSUMERS OVER BASELESS DEBTS

Attorney General Darrell McGraw filed suit today in the Circuit Court of Kanawha County against Check Game Solutions ("CGS"), a Florida collection agency, and its President, Catherine Key of Vero Beach, Florida, for trying to collect money from West Virginia consumers for debts they claim were based on magazine subscription purchases.

Problems began when CGS's client, Universal Subscription Agency ("Universal"), sent vendors into West Virginia selling magazines door to door. Consumers were taken in by the young vendors' pleas for assistance in meeting sales quotas, and wrote checks on the spot to purchase subscriptions for various magazines. Some consumers regretted the purchase right away and, when they could not find the salesperson in their neighborhoods, decided to stop payment on their checks. Under West Virginia law, contracts for multiple magazine subscriptions can be canceled at any time and for any reason.

Instead of canceling the purchases, Universal hired CGS to send debt collection letters to consumers, accusing the consumers of writing the magazine company bad checks. In one case, CGS threatened to turn the debt over to the "Worthless Check Division" of the "State Attorney's Office," a fictitious entity made up by CGS to frighten consumers. CGS has never obtained a license to conduct business as a collection agency in West Virginia, and has failed to post a bond as required by law.

McGraw's office attempted to resolve complaints against CGS informally, but CGS refused to settle the matter. McGraw's office had no other choice but to sue CGS. In his suit, McGraw seeks a preliminary injunction barring CGS from conducting any debt collection activity in West Virginia until the case can be resolved, and asks that the Court eventually order restitution, debt cancellation, and civil penalties.

Consumers who would like to file a complaint are encouraged to call Attorney General McGraw's Consumer Protection Division at 1-800-368-8808 or 304-558-8986. Consumers may also write to Post Office Box 1789, Charleston, WV 25326-1789, or by downloading a complaint form from this site. To download and print a complaint form, please click on the General Consumer Complaint Form link at the top of this page.

###